

Amendments to the Specification

Please replace paragraph the first paragraph on page 1 of the Specification under the heading "Cross-Reference to Related Applications" with the following amended paragraph:

This Application is related to U.S. Application Serial No. 08/994,047, filed December 19, 1997, and 12/19/97, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT IDENTIFICATION (now U.S. Pat. No. 7,296,004), and U.S. Application Serial No. 08/994,363, filed December 19, 1997, and 12/19/97, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING, and U.S. Application Serial No. 08/994,046, filed December 19, 1997, and 12/19/97, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT NUMBER SCHEMING (now U.S. Pat. No. 6,327,577), ~~which are filed simultaneously with this application.~~